

The Resilient Library Newsletter

January 24, 2021

Volume 4, Issue 4

PLEASE NOTE:

Many of the images and underlined text in this newsletter have hyperlinks to their corresponding websites

Click on images and under-lined text to be directed to those websites

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New Security Measures Help Protect Against Tax-Related Identity Theft

.WASHINGTON — As part of the Security Summit effort, the Internal Revenue Service announced today that starting in January the Identity Protection PIN Opt-In Program will be expanded to all taxpayers who can properly verify their identities.

The Summit partners, including state tax agencies, the nation's tax industry and the IRS, marked the third day of the National Tax Security Awareness Week by urging taxpayers who want the proactive protection against identity theft to opt into the Identity Protection PIN program in 2021.

The IP PIN is a six-digit number assigned to eligible taxpayers to help prevent the misuse of their Social Security number on fraudulent federal income tax returns. An IP PIN helps the IRS verify a taxpayer's identity and accept their electronic or paper tax return. The online Get An IP PIN tool at [IRS.gov/ippin](https://www.irs.gov/ippin) immediately displays the taxpayer's IP PIN.

"When you have this special code, it prevents someone else from filing a tax return with your



Social Security number," said IRS Commissioner Chuck Rettig. "The fastest way to get an Identity Protection PIN is to use our online tool but remember you must pass a rigorous authentication process. We must know that the person asking for the IP PIN is the legitimate taxpayer."

The online tool uses Secure Access authentication which uses several different ways to verify a person's identity. Before using the "Get an IP PIN" tool, the IRS encourages taxpayers to review the requirements at [IRS.gov/secureaccess](https://www.irs.gov/secureaccess).

For those who cannot pass Secure Access authentication, there are alternatives. Taxpayers with incomes of \$72,000 or less and with access to a telephone should complete Form 15227 and mail or

See **Security** on page 2

fax it to the IRS. An IRS assistant will call the taxpayer to verify their identity with a series of questions. For additional security reasons, taxpayers who pass authentication will receive an IP PIN the following tax year.

Taxpayers who cannot verify their identities remotely or who are ineligible to file a Form 15227 may make an appointment, visit a Taxpayer Assistance Center and bring two forms of picture identification. Because this is an in-person identity verification, an IP PIN will be mailed to the taxpayer within three weeks.

Taxpayers who obtain an IP PIN should never share their code with anyone but their trusted tax provider. The IRS will never call to request the taxpayer's IP PIN, and taxpayers must be alert to potential IP PIN scams.

Here's what taxpayers need to know about the IP PIN before applying:

- The Get an IP PIN tool will be available in mid-January. This is the preferred method of obtaining an IP PIN and the only one that immediately reveals the PIN to the taxpayer.
- Taxpayers who want to voluntarily opt into the IP PIN program do not need to file a Form 14039, Identity Theft Affidavit.
- The IP PIN is valid for one year. Each January, the taxpayer must obtain a newly generated IP PIN.
- The IP PIN must be properly entered on electronic and paper tax returns to avoid rejections and delays.
- Taxpayers with either a Social Security number or Individual Tax Identification Number who can verify their identities are

eligible for the opt-in program.

- Any primary taxpayer (listed first on the return), secondary taxpayer (listed second on the return) or dependent may obtain an IP PIN if they can pass the identity proofing requirements.
- The IRS plans to offer an opt out feature to the IP PIN program in 2022 if taxpayers find it is not right for them.

There is no change in the IP PIN program for confirmed victims of tax-related identity theft. Those taxpayers should still file a Form 14039 if their e-filed tax return rejects because of a duplicate SSN filing. The IRS will investigate their case and once the fraudulent tax return is removed from their account, confirmed victims automatically will receive an IP PIN via postal mail at the start of the next calendar year.

IP PINs will be mailed annually to confirmed victims only and participants enrolled prior to 2019. Because of security risks, confirmed identity theft victims cannot opt out of the IP PIN program. Confirmed victims also can use the Get an IP PIN tool to retrieve lost IP PINs assigned to them.

The IRS, state tax agencies, the private sector tax industry, including tax professionals, work in partnership as the Security Summit to help protect taxpayers from identity theft and refund fraud. This is the third in a week-long series of tips to raise awareness about identity theft. See [IRS.gov/securitysummit](https://www.irs.gov/securitysummit) for more details. □

Excerpted from [National Tax Security Awareness Week, Day 3: IRS expands Identity Protection PIN Opt-In Program to taxpayers nationwide | Internal Revenue Service](#)

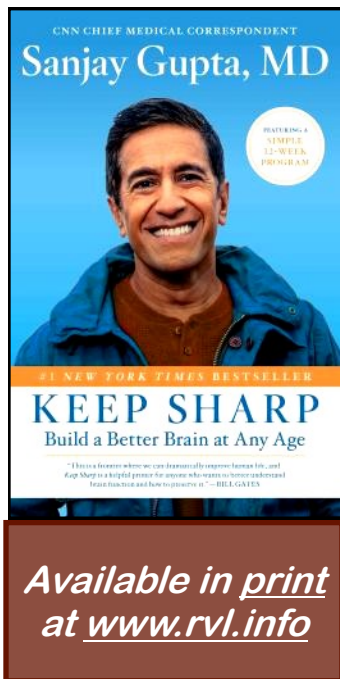
There are several important dates taxpayers should keep in mind for this year's filing season:

- **January 15.** IRS Free File opens. Taxpayers can begin filing returns through Free File partners; tax returns will be transmitted to the IRS starting Feb. 12. Tax software companies also are accepting tax filings in advance.
- **January 29.** Earned Income Tax Credit Awareness Day to raise awareness of valuable tax credits available to many people – including the option to use prior-year income to qualify.
- **February 12.** IRS begins 2021 tax season. Individual tax returns begin being accepted and processing begins.
- **February 22.** Projected date for the IRS.gov Where's My Refund tool being updated for those claiming EITC and ACTC, also referred to as PATH Act returns.
- **First week of March.** Tax refunds begin reaching those claiming EITC and ACTC (PATH Act returns) for those who file electronically with direct deposit and there are no issues with their tax returns.
- **April 15.** Deadline for filing 2020 tax returns.
- **October 15.** Deadline to file for those requesting an extension on their 2020 tax returns.

Book Spotlight— *Keep Sharp*

Volume 4, Issue 4

Build a Better Brain at Any Age!



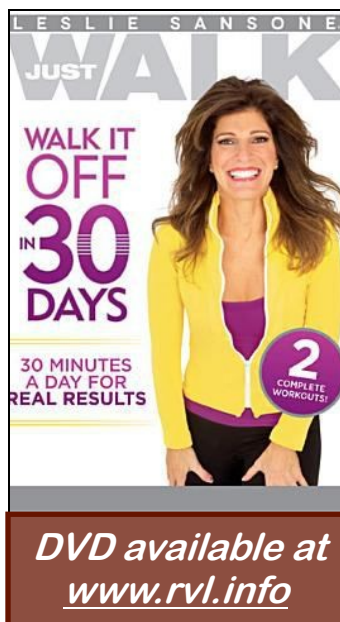
"Throughout our life, we look for ways to keep our mind sharp and effortlessly productive. Now, globe trotting neurosurgeon Dr. Sanjay Gupta offers insights from top scientists all over the world, whose cutting-edge research can help you heighten and protect brain function and maintain cognitive health at any age. *Keep Sharp* debunks common myths about aging and cognitive decline, explores whether there's a "best" diet or exercise regimen for the brain, and explains whether it's healthier to play video games that test memory and processing speed, or to engage in more social interaction. Discover what we can learn from "super-brained" people who are in their eighties and nineties with no signs of slowing down—and whether there are truly any benefits to drugs, supplements, and vitamins. Dr. Gupta also addresses brain disease, particularly Alzheimer's, answers all your questions about the signs and symptoms, and shows how to ward

against it and stay healthy while caring for a partner in cognitive decline. He likewise provides readers with a personalized twelve-week program featuring practical strategies to strengthen your brain every day. *Keep Sharp* is the only owner's manual you'll need to keep your brain young and healthy regardless of your age!"

About the Author

Dr. Sanjay Gupta is CNN's Emmy Award-winning chief medical correspondent and the host of the acclaimed podcast *Coronavirus: Fact vs Fiction*, America's go-to resource for expert advice on how to stay healthy and safe. The New York Times bestselling author of *Chasing Life*, *Cheating Death*, *Monday Mornings*, and *Keep Sharp*, Dr. Gupta lives in Atlanta, where he works as an associate professor of neurosurgery at the Emory University School of Medicine.

Keep Moving— *Leslie Sansone [DVD]: Walk It Off in 30 Days*

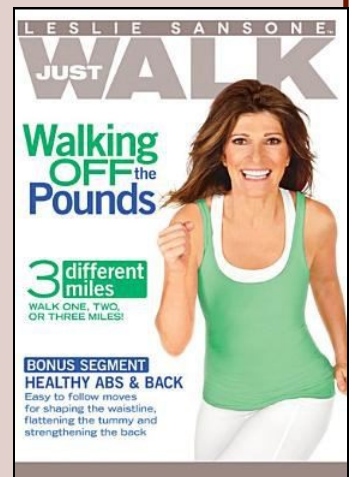


Introducing Leslie's new plan that asks for just 30 minutes a day for 30 days to get real results! Imagine increased energy, firmed muscles, improved overall health, and a slimmer, more proportioned body! It's all possible. Here's how easy the 30 days will be. Monday, Wednesday, and Friday burn BIG calories by walking the BURN 30 program! Then on Tuesday, Thursday, and Saturday build strength on every major muscle group from shoulders to calves in the FIRM 30 session! The goal is to make you leaner and more toned than ever!

Also available—*Just Walk: Walking Off the Pounds* [DVD]

Easy to follow moves for shaping the waistline, flattening the tummy and strengthening the back. Three different miles, Walk One, Two or Three Miles.

[Click on image to go to RVL Catalog to request]



People with Alzheimer's disease and related dementias may start having trouble managing their finances several years before their diagnosis, according to new research supported by NIA. Published online in *JAMA Internal Medicine*, the study is the first large-scale analysis of people's ability to manage their money before and after a dementia diagnosis.

Common symptoms of dementia, including memory and cognitive limitations, can lead people with dementia to have trouble handling money and paying bills, so repeated financial mistakes can be an early sign of the disease. The new study, led by scientists at Johns Hopkins University, linked Medicare claims data to credit card payments to examine dementia-related money problems. The researchers analyzed information from 1999 to 2018 on more than 81,000 Medicare beneficiaries, about a third of whom were diagnosed with dementia within this period. All study participants were at least 65 years old and lived alone. The researchers studied the number of missed credit card payments and credit scores for seven years before and four years after a dementia diagnosis and compared this information against data from people without dementia.

The study found that people who had dementia had more missed credit card payments as early as six years before their diagnosis and were more likely to have lower-than-average credit scores two-and-a-half years before their diagnosis. After diagnosis, people with dementia had even more missed payments and lower credit scores than people without dementia, and this trend continued for at least three-and-a-half years after diagnosis. Results also showed that among people with dementia, those who had lower levels of education had increases in missed



payments seven years before diagnosis, while people who had higher education levels had increases in missed payments only two-and-a-half years before diagnosis. This difference confirms previous findings suggesting that people with higher education levels can have less severe dementia symptoms.

The study found that people who had dementia had more missed credit card payments as early as six years before their diagnosis...

The researchers point out some limitations of the study: By using only Medicare claims data, the study might have missed some cases of dementia, and additional information from utility bills, rent payments, or medical collections might have helped to provide a clearer picture of money problems. Also, the findings might not apply to married couples or older adults in assisted living facilities, because those people might have help handling their finances.

The study's results help show that

the period during which an older adult might be at risk of financial mismanagement and scams may be longer than currently understood and point to the need for early diagnostic tools and policies to help protect older adults. The researchers also noted that improved support services and financial guidance could help people with dementia and their caregivers get the resources they need to maintain their financial security and independence.□

This research was supported in part by NIA grant R21AG053698.

These activities relate to [NIA's AD+ABRD Research Implementation Milestone 9.M](#), "Develop diagnostics/biomarkers in asymptomatic individuals," and [9.N](#), "Determining the value of screening for clinically relevant cognitive impairment in the absence of a cognitive complaint."

Reference: Nicholas LH, et al. [The financial presentation of Alzheimer's disease and related dementias](#). *JAMA Internal Medicine*. 2020. Epub Nov 30. doi: 10.1001/jamainternmed.2020.6432.

Excerpted from [Dementia may cause problems with money management years before diagnosis | National Institute on Aging \(nih.gov\)](#)

Materials you will need:

- | | |
|--|------------------------|
| White tissue paper (used for gift wrap) | Pencil & scissors |
| Lime green cardstock paper | Real tree branches |
| Lime green tissue paper | Glue gun & glue sticks |
| Green embroidery thread (you can use a couple of threads for the center if you don't want to use the green tissue paper) | |

Instructions:

1. Take about 5 sheets of the white tissue paper and cut 2 1/2 inch squares.
2. Place about 5 squares together and fold in half.
3. Fold it in half again.
4. Now fold it into a triangle. With the fold to the right, draw two petals as shown.
5. Important! Make sure the edges look like the photo. If you don't get this part right, your tissue paper flowers won't come out correctly.
6. If you want nice petals, you can cut down into the petals as shown.
7. Now for the green center, place about 5 layers of 1-inch squares of green tissue paper. Draw a circle on the paper. Cut the circle. Next, fold one circle in half.
8. Now cut into the circle as shown.
9. Unfold the green paper, pinch the middle of the circle and pull the paper up to create flower centers. Next, place the green centers in the middle of one white petal.
10. Grab ahold of the middle and pinch and twist to form the bottom of the tissue paper flowers.



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From [Mental Health America](https://www.mentalhealthamerica.net)

HOW HELPING OTHERS HELPS YOU

If you lug your elderly neighbor's groceries up her steps, clearly it's good for her. But did you know that it's likely good for you too?

Research indicates that those who consistently help other people experience less depression, greater calm, fewer pains and better health. They may even live longer.

Consider some recent research:

- Students who performed five acts of kindness a day increased their happiness.
- Providing emotional support to others significantly decreased the harmful health effects of certain kinds of stress among older people.
- People who donated money to charity got a boost in a feel-good part of the brain, as revealed in brain imaging research.

Doing Good Can Make You Feel Good

It might::

- Remind you that you're relatively lucky
- Make you feel connected to others
- Help you feel needed and effective
- Take your mind off your own worries for a while
- Make you feel generous
- Add a sense of purpose and meaning to your life

HINTS ON HELPING

Consider these tips for helping others—and yourself:

- **Don't feel like you have to**

make grand gestures or huge time commitments. Sure, helping can mean serving meals at a homeless shelter every week. But it also can mean:

- Calling a friend to see how she's doing
 - Serving your spouse breakfast in bed
 - Letting a car in front of you on the highway
 - Smile [or wave] at a stranger in the street
 - Holding the elevator for your co-worker
- **Vary your acts of generosity** to prevent the experience from becoming ho-hum, advises happiness research Sonja Lyubomirsky, PhD, who also found that doing several kindnesses in one day gives the best boost.
 - **Beware of taking on too much**, or you'll risk feeling resentful. When asked a favor, think it over before saying yes.

WAYS TO VOLUNTEER

If you want to volunteer for an organization, invest in finding the right match. If you like to:

- **Read...** consider volunteering at a school or tutoring program [after the pandemic]
- **Work outdoors...** try volunteering to clean up a local park
- **Speak another language...** perhaps work with immigrants [after the pandemic]
- **Work at home...** make fundraising calls
- **Play sports...** volunteer as a coach [after the pandemic]
- **Promote health...** try a local hospital or clinic [after the pandemic]

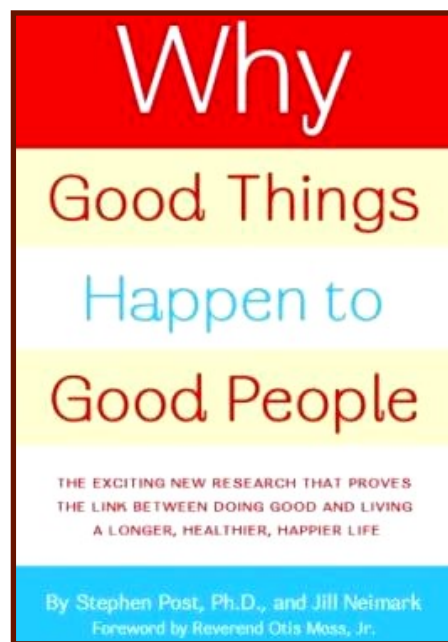
Whatever you choose, ask if the group will provide support for your efforts, like training or a contact to answer questions that arise.

To find volunteer opportunities, call your city or county information line

for contact information for a volunteer coordinator service. . . Or find options online at [Volunteermatch.org](https://volunteermatch.org) or 1-800-volunteer.org.□

Reviewed by Stephen G. Post, director of the Center for Medical Humanities, Compassionate Care, and Bioethics at Stony Brook University and author of [Why Good Things Happen to Good People: The Exciting New Science That Proves the Link Between Doing Good and Living a Longer, Happier, Healthier Life](https://www.whygoodthingshappen.com). [see image below]

Excerpted from [Help Others | Mental Health America \(mhanational.org\)](https://www.helpothers.org)



Contents include:

— The love and longevity scale: learn ten ways of giving — The way of celebration: turn gratitude into action — The way of generativity: help others grow — The way of compassion: feel for others — Doing good, living well: your life program — and more

Book available at
www.rvl.info

See **Help Others** on page 7

These items are available for check-out through our online catalog (rvl.info) - click on an image to be referred to the online catalog so you can request the item or call the Library and we will place a request for you



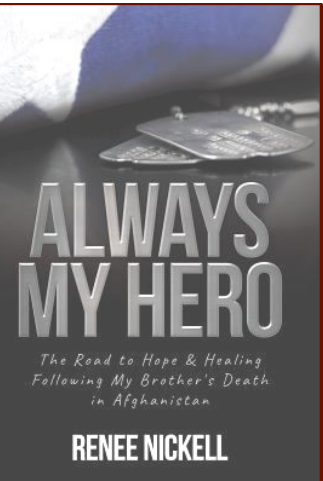
DVD

Music Within [DVD]

Deafened by a bomb blast in Vietnam, Richard returns home and discovers his life's calling: helping others with disabilities, including his fellow veterans. Along with his best friend Art, a wheelchair-bound rebel with a wicked wit, Richard fights for the rights of those whose voices can't always be heard. Based on the incredible true-life story of Richard Pimentel.

Always My Hero: The Road to Hope & Healing Following My Brother's Death in Afghanistan [Book]

"Her world came crashing down when she got the call saying her brother had been killed. Major Samuel Griffith was one of the most beloved and humble Marine Corps Officers to serve his country. Fiercely dedicated to becoming an F-18 aviator, he embodied perseverance and grit. He led his men with wisdom beyond his years and loved making everyone laugh. Sam was truly living the dream. One tragic day, Sam was killed in action, leaving behind a now "Gold Starred" wife, children, parents and sister-Renee. Renee quickly realized as a new Gold Star sister, that siblings are often the "forgotten mourners," and had to fight through depression, anger, and even estrangement with virtually no support or community. As a result, Renee felt compelled to share her honest, raw and at times gut-wrenching account of what it was like losing a sibling to war in hopes of helping others like her connect and work through their own

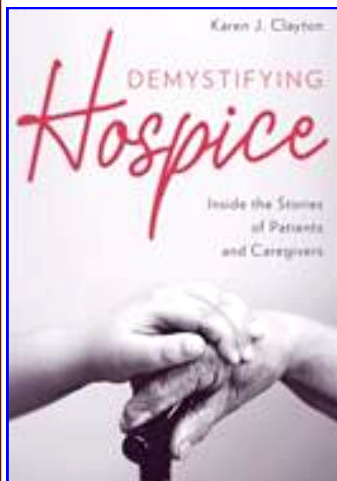
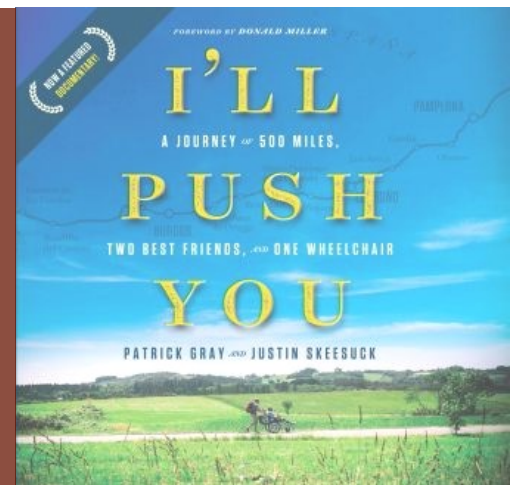


Book

I'll Push You [Book on CD] -

Two best friends, 500 miles, one wheelchair, and the challenge of a lifetime. Friendship takes on new meaning in this true story of Justin and Patrick, born less than two days apart in the same hospital. Best friends their whole lives, they grew up together, went to school together, and were best man in each other's weddings. When Justin was diagnosed with a progressive neuromuscular disease that robbed him of the use of his arms and legs, Patrick was there, helping to feed and care for him in ways he'd never imagined. Determined to live life to the fullest, the friends refused to give into despair or let physical limitations control what was possible for Justin. So when Justin heard about the Camino de Santiago, a 500-mile trek through Spain, he wondered aloud to Patrick whether the two of them could ever do it. Patrick's immediate response was: "I'll push you." I'll Push You is the real-life story of this incredible journey.

Audiobook



Book

Demystifying Hospice: Inside the Stories of Patients and Caregivers [Book]

"People often do not avail themselves of hospice care available to patients and families dealing with terminal illness, because they don't understand what it entails. Many wait until their last few days to request this extraordinary comfort care instead of using the full six months available to them through Medicare and other insurance options. Demystifying Hospice describes, through stories, good news about end-of-life issues. Written from the perspective of a licensed social worker with experience in public and private hospitals, hospice, and the American Cancer Society, these firsthand accounts of patients, family members, hospice workers, and others will lift spirits, touch hearts, and illustrate the advantages of hospice care. These are real-life examples of personalized comfort care offered by an interdisciplinary team wherever the patient lives. Each story addresses some aspect of helping families through the caregiving and grieving processes, which are part and parcel of coping with a serious illness, and offers comfort and understanding to readers who may be going through similar experiences"



Salem Public Library

28 E Main Street
Salem VA 24153

Phone: 540-375-3089

Fax: 540-389-7054

Email:

library@salemva.gov

[Roanoke Valley Libraries
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ABOUT THIS NEWSLETTER: This free, weekly (during the pandemic) newsletter is intended for people over 50 and their caregivers.

SUBSCRIPTION INFORMATION: If you would like to subscribe to our newsletter, please let us know by either:

- Calling the library between 10:00 a.m. and 4:00 p.m. each day OR
- Email us at library@salemva.gov OR

Print copies will be available in our lobby between 10:00 a.m. and 4:00 p.m. each day and we will post a link on our website to view this newsletter online. Archived versions of this newsletter are posted on our website on the Adult Resources page.

LIBRARY SERVICES/EVENTS BEING OFFERED AT THIS TIME:

CONTACT FREE PICK-UP is available in our front lobby every day from 10:00 a.m. to 4:00 p.m. for picking up requested items. Please call before heading to the library so that we can check out your items before you get here. *Thank you!*

LEAVE IT TO A LIBRARIAN For Adult Fiction: *The library is closed and you don't want to spend hours browsing the online catalog? Call us, email us, or click the link on our website home page to give a hint or two (genre, authors you like). Tell us how many books you want. We'll fill a bag and leave it in the front foyer for you.*

SOCIALIZE WITH US! ON FACEBOOK, GOODREADS, OR INSTAGRAM—Click on the icons near the bottom of our [web-site home page](#).



Scan this QR code to see our calendar of events

Paper Leaves (cont'd from page 5)

1. Cut the lime green paper into strips about an inch and a half in width. Fold like an accordion and draw leaves. Make sure to place one end of the leaves on the folded edge. Now, cut leaves out but make sure not to cut the folded side.
2. Since you have a fold, the leaves should be attached in the middle.
3. With all your flowers and leaves made, you can begin to attach them to your branch. Glue the leaves first and then place the flowers in the center of the leaves and attach them with glue. Cover your branches with leaves and tissue paper flowers, and you will soon have a lovely floral arrangement.

